

中意臻享一生（悠享版）终身寿险费率表

（每1,000元基本保险金额）

标准体		单位：元													
年龄	男性							女性							
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	
0	230.36	78.90	47.86	24.49	16.93	13.24	9.56	208.47	71.40	43.31	22.16	15.33	11.98	8.65	
1	234.96	80.48	48.82	24.98	17.27	13.51	9.75	212.63	72.83	44.18	22.61	15.63	12.22	8.82	
2	239.66	82.08	49.79	25.48	17.62	13.78	9.95	216.88	74.28	45.06	23.06	15.94	12.47	9.00	
3	244.45	83.73	50.79	25.99	17.97	14.06	10.15	221.22	75.77	45.96	23.52	16.26	12.72	9.18	
4	249.33	85.40	51.80	26.51	18.33	14.34	10.35	225.64	77.28	46.88	23.99	16.59	12.97	9.36	
5	254.32	87.11	52.84	27.04	18.70	14.63	10.56	230.15	78.83	47.82	24.47	16.92	13.23	9.55	
6	259.41	88.85	53.90	27.58	19.07	14.92	10.78	234.75	80.40	48.77	24.96	17.26	13.50	9.74	
7	264.59	90.63	54.97	28.13	19.45	15.22	10.99	239.45	82.01	49.75	25.46	17.60	13.77	9.94	
8	269.89	92.44	56.07	28.69	19.84	15.53	11.22	244.24	83.65	50.74	25.97	17.96	14.05	10.14	
9	275.28	94.29	57.19	29.27	20.24	15.84	11.44	249.12	85.33	51.76	26.48	18.32	14.33	10.34	
10	280.79	96.17	58.34	29.85	20.65	16.16	11.68	254.10	87.03	52.79	27.02	18.69	14.62	10.55	
11	286.41	98.10	59.51	30.45	21.07	16.49	11.92	259.19	88.77	53.85	27.56	19.06	14.91	10.77	
12	292.14	100.06	60.70	31.06	21.49	16.82	12.16	264.37	90.55	54.93	28.11	19.44	15.21	10.98	
13	297.98	102.06	61.91	31.69	21.93	17.16	12.41	269.66	92.36	56.03	28.67	19.83	15.52	11.20	
14	303.94	104.10	63.15	32.33	22.37	17.51	12.66	275.05	94.21	57.15	29.25	20.23	15.83	11.43	
15	310.01	106.18	64.41	32.98	22.82	17.87	12.92	280.55	96.09	58.29	29.84	20.64	16.15	11.66	
16	316.21	108.30	65.71	33.65	23.29	18.23	13.19	286.16	98.01	59.46	30.44	21.06	16.47	11.90	
17	322.53	110.48	67.03	34.33	23.76	18.60	13.46	291.88	99.98	60.65	31.05	21.48	16.81	12.14	
18	328.91	112.68	68.38	35.02	24.24	18.98	13.73	297.68	101.97	61.87	31.67	21.91	17.14	12.38	
19	335.26	114.86	69.70	35.70	24.71	19.35	14.00	303.50	103.97	63.08	32.29	22.34	17.48	12.63	
20	341.72	117.07	71.04	36.39	25.19	19.72	14.28	309.44	106.00	64.31	32.92	22.78	17.82	12.88	
21	348.30	119.33	72.41	37.09	25.68	20.11	14.56	315.49	108.07	65.57	33.57	23.22	18.17	13.13	
22	355.01	121.63	73.81	37.81	26.17	20.50	14.85	321.66	110.19	66.85	34.22	23.68	18.53	13.39	
23	361.85	123.97	75.23	38.54	26.68	20.90	15.15	327.95	112.34	68.16	34.89	24.14	18.89	13.66	
24	368.81	126.36	76.68	39.28	27.20	21.31	15.45	334.37	114.54	69.49	35.58	24.62	19.26	13.93	
25	375.91	128.80	78.16	40.04	27.73	21.72	15.76	340.91	116.78	70.85	36.28	25.10	19.64	14.20	
26	383.14	131.27	79.67	40.82	28.27	22.15	16.07	347.59	119.07	72.24	36.99	25.59	20.03	14.49	
27	390.50	133.80	81.20	41.61	28.82	22.58	16.40	354.39	121.40	73.66	37.71	26.10	20.43	14.78	
28	398.00	136.37	82.76	42.41	29.38	23.03	16.73	361.33	123.78	75.10	38.45	26.61	20.83	15.07	
29	405.63	138.99	84.36	43.23	29.95	23.48	17.07	368.41	126.20	76.57	39.21	27.13	21.24	15.38	
30	413.40	141.66	85.98	44.07	30.54	23.94	17.42	375.62	128.68	78.07	39.98	27.67	21.66	15.69	
31	421.31	144.37	87.63	44.92	31.13	24.42	17.78	382.97	131.20	79.60	40.76	28.21	22.09	16.00	
32	429.36	147.14	89.31	45.79	31.74	24.90	18.14	390.47	133.77	81.16	41.56	28.77	22.53	16.33	
33	437.56	149.95	91.02	46.67	32.36	25.40	18.52	398.10	136.38	82.75	42.38	29.34	22.98	16.66	
34	445.89	152.81	92.76	47.57	32.99	25.90	18.91	405.88	139.05	84.37	43.21	29.92	23.44	17.00	
35	454.36	155.72	94.54	48.49	33.64	26.42	19.30	413.81	141.77	86.02	44.06	30.51	23.91	17.35	
36	462.98	158.68	96.34	49.43	34.30	26.95	19.71	421.88	144.54	87.71	44.93	31.12	24.38	17.70	
37	471.74	161.69	98.18	50.38	34.97	27.49	20.13	430.10	147.36	89.42	45.81	31.73	24.87	18.07	
38	480.64	164.76	100.04	51.35	35.66	28.04	20.56	438.47	150.23	91.17	46.71	32.36	25.37	18.44	
39	489.69	167.87	101.94	52.34	36.36	28.61	21.01	446.99	153.15	92.95	47.63	33.00	25.88	18.83	
40	498.88	171.03	103.88	53.35	37.08	29.19	21.47	455.66	156.13	94.76	48.57	33.66	26.40	19.22	
41	508.20	174.24	105.84	54.38	37.82	29.79	21.95	464.48	159.16	96.60	49.52	34.33	26.93	19.63	
42	517.66	177.51	107.84	55.43	38.57	30.39	22.44	473.45	162.24	98.48	50.49	35.01	27.47	20.05	
43	527.26	180.82	109.86	56.50	39.33	31.01	22.95	482.57	165.37	100.39	51.48	35.70	28.03	20.48	
44	536.98	184.18	111.92	57.59	40.11	31.65	23.48	491.84	168.56	102.33	52.49	36.41	28.60	20.93	
45	546.83	187.58	114.02	58.70	40.90	32.30	24.03	501.27	171.80	104.30	53.51	37.14	29.17	21.39	
46	556.81	191.04	116.14	59.82	41.71	32.97		510.84	175.10	106.31	54.56	37.87	29.77		
47	566.90	194.53	118.29	60.97	42.54	33.65		520.57	178.44	108.36	55.62	38.62	30.37		
48	577.11	198.07	120.47	62.13	43.38	34.36		530.45	181.85	110.44	56.71	39.39	31.00		
49	587.43	201.66	122.68	63.31	44.24	35.08		540.48	185.30	112.55	57.81	40.17	31.63		
50	597.87	205.28	124.92	64.50	45.11	35.82		550.67	188.81	114.69	58.93	40.97	32.29		
51	608.43	208.95	127.18	65.72	46.01	36.59		561.01	192.38	116.87	60.07	41.79	32.96		
52	619.10	212.67	129.48	66.95	46.93	37.39		571.51	196.00	119.09	61.23	42.62	33.66		
53	629.89	216.43	131.80	68.21	47.87	38.22		582.17	199.68	121.34	62.42	43.48	34.38		
54	640.81	220.23	134.16	69.49	48.84	39.09		592.99	203.41	123.63	63.63	44.36	35.13		
55	651.85	224.08	136.55	70.81	49.85	40.00		603.97	207.21	125.95	64.86	45.27	35.91		
56	663.04	227.99	138.97	72.15	50.90			615.12	211.06	128.32	66.13	46.21			
57	674.37	231.95	141.44	73.54	52.00			626.44	214.98	130.73	67.43	47.18			
58	685.83	235.97	143.96	74.98	53.15			637.93	218.96	133.19	68.76	48.19			
59	697.43	240.06	146.54	76.46	54.36			649.58	223.01	135.69	70.13	49.24			
60	709.15	244.20	149.16	78.01	55.64			661.39	227.12	138.25	71.55	50.34			
61	720.97	248.41	151.85	79.61				673.34	231.30	140.85	73.01				
62	732.87	252.67	154.59	81.28				685.42	235.53	143.50	74.51				
63	744.82	256.98	157.38	83.02				697.60	239.82	146.20	76.07				
64	756.80	261.34	160.23	84.84				709.89	244.17	148.96	77.69				
65	768.80	265.74	163.14	86.74				722.25	248.57	151.76	79.37				
66	780.79	270.18	166.11					734.68	253.02	154.62					
67	792.74	274.66	169.15					747.14	257.51	157.53					
68	804.64	279.19	172.26					759.63	262.05	160.50					
69	816.45	283.75	175.45					772.11	266.63	163.54					
70	828.15	288.35	178.72					784.56	271.25	166.63					
71	839.70	292.98						796.96	275.91						
72	851.08	297.64						809.28	280.60						
73	862.27							821.49							
74	873.24							833.57							
75	883.98							845.50							

次标准体，额外风险比例25%

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	240.98	82.54	50.07	25.62	17.72	13.85	10.00	217.09	74.36	45.10	23.08	15.96	12.48	9.01
1	245.79	84.19	51.07	26.13	18.07	14.13	10.20	221.42	75.84	46.00	23.54	16.28	12.73	9.19
2	250.70	85.87	52.09	26.65	18.43	14.42	10.41	225.85	77.36	46.92	24.01	16.60	12.99	9.37
3	255.71	87.58	53.13	27.19	18.80	14.70	10.62	230.36	78.90	47.86	24.49	16.94	13.25	9.56
4	260.83	89.34	54.19	27.73	19.18	15.00	10.83	234.97	80.48	48.82	24.98	17.27	13.51	9.75
5	266.04	91.12	55.28	28.28	19.56	15.30	11.05	239.67	82.09	49.80	25.48	17.62	13.78	9.95
6	271.37	92.95	56.38	28.85	19.95	15.61	11.28	244.46	83.73	50.79	25.99	17.97	14.06	10.15
7	276.80	94.81	57.51	29.43	20.35	15.93	11.51	249.35	85.41	51.81	26.51	18.33	14.34	10.35
8	282.34	96.71	58.66	30.02	20.76	16.25	11.74	254.34	87.11	52.84	27.04	18.70	14.63	10.56
9	287.99	98.64	59.84	30.62	21.18	16.58	11.98	259.43	88.86	53.90	27.58	19.08	14.92	10.78
10	293.75	100.62	61.03	31.23	21.61	16.91	12.22	264.62	90.64	54.98	28.13	19.46	15.22	10.99
11	299.63	102.63	62.26	31.86	22.04	17.25	12.47	269.92	92.45	56.08	28.70	19.85	15.53	11.22
12	305.63	104.68	63.50	32.50	22.49	17.60	12.73	275.32	94.30	57.20	29.27	20.25	15.84	11.44
13	311.74	106.78	64.77	33.15	22.95	17.96	12.99	280.82	96.18	58.35	29.86	20.66	16.16	11.67
14	317.98	108.91	66.06	33.82	23.41	18.33	13.26	286.44	98.11	59.51	30.46	21.07	16.49	11.91
15	324.33	111.09	67.39	34.51	23.89	18.70	13.53	292.17	100.07	60.70	31.07	21.50	16.82	12.15
16	330.81	113.31	68.75	35.21	24.37	19.08	13.81	298.01	102.07	61.92	31.70	21.93	17.16	12.40
17	337.42	115.58	70.14	35.92	24.87	19.48	14.10	303.96	104.12	63.17	32.34	22.38	17.51	12.65
18	344.09	117.89	71.54	36.65	25.37	19.87	14.39	310.00	106.19	64.43	32.99	22.82	17.86	12.91
19	350.68	120.15	72.91	37.35	25.86	20.25	14.67	316.03	108.26	65.69	33.63	23.27	18.21	13.16
20	357.40	122.45	74.31	38.07	26.36	20.65	14.96	322.19	110.37	66.97	34.29	23.72	18.57	13.42
21	364.24	124.80	75.74	38.80	26.87	21.05	15.26	328.46	112.52	68.27	34.95	24.19	18.93	13.68
22	371.21	127.19	77.19	39.55	27.39	21.46	15.56	334.86	114.71	69.60	35.64	24.66	19.30	13.95
23	378.31	129.63	78.67	40.31	27.92	21.87	15.87	341.39	116.95	70.96	36.33	25.14	19.68	14.23
24	385.55	132.11	80.18	41.08	28.46	22.30	16.19	348.04	119.23	72.34	37.04	25.63	20.06	14.51
25	392.91	134.63	81.71	41.87	29.01	22.74	16.51	354.83	121.55	73.75	37.76	26.13	20.46	14.80
26	400.42	137.21	83.28	42.68	29.57	23.18	16.85	361.75	123.93	75.19	38.50	26.65	20.86	15.10
27	408.06	139.83	84.87	43.50	30.14	23.63	17.19	368.80	126.34	76.66	39.25	27.17	21.27	15.40
28	415.84	142.50	86.49	44.34	30.73	24.10	17.54	376.00	128.81	78.16	40.02	27.70	21.69	15.71
29	423.76	145.22	88.15	45.19	31.32	24.57	17.90	383.33	131.32	79.68	40.81	28.25	22.12	16.02
30	431.82	147.99	89.83	46.06	31.93	25.06	18.27	390.81	133.88	81.24	41.60	28.80	22.56	16.35
31	440.02	150.80	91.55	46.95	32.55	25.55	18.65	398.43	136.50	82.82	42.42	29.37	23.00	16.68
32	448.37	153.67	93.29	47.85	33.19	26.06	19.03	406.19	139.16	84.44	43.25	29.95	23.46	17.02
33	456.85	156.58	95.07	48.77	33.84	26.58	19.43	414.10	141.87	86.09	44.10	30.54	23.93	17.37
34	465.48	159.55	96.87	49.71	34.50	27.11	19.84	422.16	144.64	87.77	44.96	31.14	24.41	17.72
35	474.25	162.57	98.71	50.66	35.17	27.65	20.27	430.37	147.45	89.48	45.85	31.76	24.89	18.09
36	483.17	165.63	100.58	51.64	35.86	28.21	20.70	438.73	150.32	91.22	46.74	32.39	25.39	18.46
37	492.23	168.75	102.48	52.63	36.57	28.78	21.15	447.24	153.24	93.00	47.66	33.03	25.90	18.85
38	501.43	171.92	104.42	53.64	37.29	29.37	21.62	455.90	156.21	94.81	48.60	33.68	26.42	19.24
39	510.77	175.14	106.39	54.67	38.03	29.96	22.10	464.71	159.24	96.65	49.55	34.35	26.95	19.65
40	520.26	178.41	108.39	55.72	38.78	30.58	22.59	473.68	162.32	98.53	50.52	35.03	27.50	20.07
41	529.88	181.72	110.42	56.80	39.55	31.20	23.11	482.79	165.45	100.44	51.51	35.73	28.05	20.50
42	539.63	185.09	112.49	57.89	40.34	31.85	23.64	492.06	168.64	102.38	52.52	36.44	28.62	20.95
43	549.51	188.51	114.58	59.00	41.14	32.51	24.20	501.48	171.88	104.35	53.54	37.16	29.20	21.41
44	559.51	191.97	116.71	60.14	41.96	33.18	24.78	511.05	175.17	106.36	54.59	37.90	29.79	21.89
45	569.64	195.48	118.88	61.29	42.79	33.88	25.39	520.78	178.52	108.41	55.66	38.65	30.40	22.38
46	579.88	199.04	121.07	62.46	43.65	34.59		530.65	181.92	110.48	56.74	39.42	31.02	
47	590.22	202.63	123.29	63.66	44.52	35.32		540.67	185.37	112.59	57.84	40.21	31.66	
48	600.68	206.27	125.54	64.87	45.40	36.07		550.84	188.88	114.74	58.97	41.01	32.32	
49	611.24	209.95	127.82	66.10	46.31	36.84		561.17	192.44	116.92	60.11	41.82	32.99	
50	621.90	213.67	130.12	67.34	47.23	37.64		571.64	196.06	119.13	61.27	42.66	33.68	
51	632.67	217.43	132.45	68.61	48.18	38.47		582.26	199.73	121.38	62.46	43.51	34.40	
52	643.54	221.23	134.81	69.90	49.15	39.34		593.04	203.45	123.67	63.67	44.39	35.14	
53	654.52	225.07	137.20	71.21	50.16	40.24		603.98	207.23	125.99	64.89	45.29	35.91	
54	665.62	228.96	139.62	72.54	51.19	41.19		615.07	211.07	128.34	66.15	46.21	36.71	
55	676.84	232.89	142.07	73.91	52.27	42.19		626.32	214.97	130.74	67.43	47.17	37.55	
56	688.19	236.87	144.56	75.33	53.40			637.74	218.92	133.18	68.75	48.16		
57	699.67	240.91	147.10	76.79	54.59			649.33	222.94	135.66	70.10	49.20		
58	711.29	245.01	149.69	78.30	55.84			661.07	227.03	138.19	71.50	50.28		
59	723.03	249.17	152.34	79.88	57.17			672.98	231.18	140.77	72.94	51.41		
60	734.87	253.40	155.05	81.52	58.58			685.04	235.40	143.41	74.43	52.59		
61	746.81	257.70	157.83	83.25				697.22	239.68	146.09	75.97			
62	758.80	262.04	160.67	85.05				709.53	244.02	148.84	77.57			
63	770.83	266.44	163.57	86.94				721.93	248.42	151.63	79.23			
64	782.86	270.89	166.53	88.92				734.41	252.87	154.48	80.95			
65	794.89	275.39	169.57	91.01				746.94	257.38	157.39	82.76			
66	806.88	279.93	172.68					759.52	261.93	160.36				
67	818.80	284.51	175.88					772.11	266.54	163.40				
68	830.64	289.15	179.17					784.70	271.19	166.50				
69	842.36	293.83	182.56					797.25	275.88	169.68				
70	853.93	298.56	186.05					809.74	280.62	172.93				
71	865.31	303.33						822.13	285.40					
72	876.49	308.14						834.42	290.21					
73	887.43							846.55						
74	898.12							858.52						
75	908.55							870.30						

次标准体，额外风险比例50%

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	249.97	85.62	51.94	26.58	18.38	14.37	10.38	224.34	76.84	46.61	23.85	16.49	12.90	9.31
1	254.97	87.33	52.98	27.11	18.75	14.66	10.59	228.82	78.38	47.54	24.33	16.82	13.16	9.50
2	260.06	89.08	54.03	27.65	19.12	14.96	10.80	233.40	79.94	48.49	24.81	17.16	13.42	9.69
3	265.26	90.86	55.11	28.20	19.50	15.26	11.02	238.06	81.54	49.46	25.31	17.50	13.69	9.88
4	270.57	92.68	56.22	28.77	19.89	15.56	11.24	242.82	83.17	50.45	25.82	17.85	13.96	10.08
5	275.99	94.53	57.34	29.34	20.29	15.88	11.47	247.68	84.83	51.46	26.33	18.21	14.24	10.28
6	281.51	96.42	58.49	29.93	20.70	16.20	11.71	252.64	86.53	52.49	26.86	18.57	14.53	10.49
7	287.15	98.36	59.66	30.53	21.12	16.52	11.94	257.69	88.26	53.54	27.40	18.95	14.82	10.70
8	292.90	100.33	60.86	31.14	21.54	16.86	12.19	262.85	90.03	54.61	27.95	19.33	15.12	10.92
9	298.77	102.34	62.08	31.77	21.98	17.20	12.44	268.11	91.83	55.71	28.50	19.72	15.43	11.14
10	304.75	104.39	63.32	32.40	22.42	17.55	12.69	273.48	93.67	56.82	29.08	20.11	15.74	11.36
11	310.86	106.47	64.59	33.05	22.87	17.91	12.95	278.95	95.54	57.96	29.66	20.52	16.05	11.59
12	317.08	108.61	65.88	33.72	23.34	18.27	13.22	284.53	97.46	59.12	30.25	20.93	16.38	11.83
13	323.42	110.78	67.20	34.40	23.81	18.64	13.49	290.22	99.40	60.30	30.86	21.35	16.71	12.07
14	329.89	112.99	68.54	35.10	24.29	19.02	13.77	296.03	101.39	61.50	31.48	21.78	17.05	12.31
15	336.48	115.25	69.91	35.81	24.79	19.41	14.06	301.95	103.42	62.74	32.12	22.22	17.39	12.56
16	343.20	117.55	71.32	36.54	25.30	19.81	14.35	307.98	105.48	64.00	32.77	22.67	17.74	12.82
17	350.06	119.91	72.77	37.28	25.82	20.22	14.65	314.13	107.60	65.29	33.43	23.13	18.10	13.08
18	356.96	122.31	74.23	38.03	26.34	20.63	14.95	320.36	109.75	66.59	34.10	23.59	18.47	13.35
19	363.76	124.64	75.65	38.76	26.84	21.03	15.25	326.58	111.88	67.88	34.76	24.05	18.82	13.61
20	370.69	127.02	77.09	39.50	27.36	21.44	15.55	332.91	114.05	69.20	35.43	24.52	19.19	13.88
21	377.74	129.44	78.56	40.26	27.88	21.85	15.85	339.37	116.26	70.54	36.12	25.00	19.57	14.15
22	384.92	131.90	80.05	41.03	28.42	22.27	16.17	345.96	118.52	71.91	36.82	25.48	19.95	14.43
23	392.24	134.41	81.58	41.81	28.97	22.71	16.49	352.67	120.82	73.31	37.54	25.98	20.34	14.71
24	399.69	136.97	83.13	42.61	29.52	23.15	16.82	359.52	123.17	74.73	38.27	26.49	20.74	15.01
25	407.28	139.57	84.72	43.43	30.09	23.60	17.16	366.50	125.56	76.19	39.01	27.00	21.14	15.30
26	415.01	142.22	86.33	44.26	30.67	24.06	17.51	373.62	128.00	77.67	39.77	27.53	21.56	15.61
27	422.88	144.92	87.97	45.11	31.27	24.53	17.87	380.88	130.49	79.18	40.55	28.07	21.98	15.92
28	430.90	147.67	89.65	45.97	31.87	25.01	18.23	388.29	133.03	80.72	41.34	28.62	22.41	16.24
29	439.05	150.47	91.35	46.85	32.49	25.50	18.61	395.83	135.61	82.29	42.15	29.18	22.86	16.57
30	447.34	153.32	93.08	47.75	33.12	26.01	19.00	403.53	138.25	83.89	42.97	29.75	23.31	16.91
31	455.78	156.22	94.85	48.66	33.76	26.52	19.39	411.37	140.94	85.52	43.81	30.34	23.77	17.25
32	464.36	159.17	96.65	49.59	34.42	27.05	19.80	419.35	143.68	87.19	44.67	30.94	24.24	17.61
33	473.08	162.17	98.47	50.54	35.09	27.59	20.22	427.49	146.47	88.89	45.54	31.54	24.73	17.97
34	481.95	165.22	100.33	51.51	35.78	28.14	20.66	435.78	149.31	90.61	46.43	32.17	25.22	18.34
35	490.96	168.32	102.23	52.50	36.48	28.71	21.10	444.22	152.21	92.37	47.34	32.80	25.72	18.72
36	500.12	171.47	104.15	53.50	37.19	29.29	21.57	452.81	155.16	94.17	48.27	33.45	26.24	19.11
37	509.41	174.67	106.11	54.53	37.92	29.89	22.04	461.56	158.16	96.00	49.21	34.11	26.77	19.51
38	518.85	177.93	108.10	55.57	38.67	30.50	22.54	470.46	161.21	97.86	50.17	34.79	27.31	19.93
39	528.43	181.23	110.12	56.64	39.44	31.12	23.05	479.51	164.32	99.75	51.15	35.48	27.86	20.35
40	538.15	184.58	112.18	57.73	40.22	31.77	23.58	488.71	167.49	101.68	52.16	36.19	28.42	20.79
41	547.99	187.99	114.27	58.84	41.02	32.43	24.13	498.07	170.70	103.64	53.18	36.91	29.00	21.25
42	557.97	191.44	116.39	59.97	41.84	33.10	24.71	507.57	173.97	105.63	54.21	37.64	29.59	21.72
43	568.07	194.94	118.54	61.12	42.68	33.80	25.31	517.23	177.30	107.66	55.27	38.39	30.19	22.21
44	578.29	198.49	120.73	62.29	43.54	34.51	25.94	527.04	180.68	109.73	56.35	39.15	30.81	22.71
45	588.62	202.08	122.95	63.49	44.41	35.24	26.60	537.00	184.11	111.83	57.45	39.93	31.44	23.24
46	599.06	205.71	125.20	64.70	45.30	35.99		547.11	187.59	113.96	58.57	40.73	32.09	
47	609.59	209.38	127.47	65.94	46.21	36.77		557.36	191.13	116.12	59.71	41.54	32.76	
48	620.23	213.09	129.78	67.19	47.14	37.56		567.76	194.72	118.32	60.86	42.37	33.44	
49	630.95	216.85	132.11	68.46	48.09	38.39		578.31	198.37	120.56	62.04	43.22	34.15	
50	641.77	220.63	134.47	69.75	49.06	39.24		589.00	202.07	122.83	63.24	44.08	34.88	
51	652.68	224.46	136.85	71.06	50.05	40.13		599.85	205.82	125.13	64.46	44.97	35.63	
52	663.69	228.32	139.26	72.39	51.08	41.06		610.84	209.62	127.47	65.70	45.88	36.41	
53	674.80	232.23	141.70	73.75	52.14	42.04		621.98	213.49	129.85	66.97	46.82	37.22	
54	686.01	236.17	144.17	75.14	53.23	43.07		633.28	217.40	132.26	68.27	47.79	38.07	
55	697.34	240.16	146.67	76.56	54.38	44.16		644.73	221.38	134.71	69.59	48.79	38.97	
56	708.78	244.20	149.22	78.03	55.59			656.35	225.41	137.20	70.95	49.84		
57	720.35	248.29	151.81	79.56	56.86			668.13	229.51	139.74	72.36	50.93		
58	732.05	252.45	154.46	81.15	58.21			680.07	233.67	142.33	73.81	52.07		
59	743.87	256.67	157.17	82.81	59.66			692.16	237.91	144.98	75.31	53.27		
60	755.78	260.97	159.96	84.55	61.21			704.39	242.21	147.68	76.86	54.54		
61	767.76	265.32	162.81	86.39				716.75	246.57	150.44	78.48			
62	779.79	269.74	165.74	88.32				729.21	250.99	153.26	80.16			
63	791.83	274.21	168.74	90.35				741.75	255.48	156.14	81.92			
64	803.87	278.73	171.81	92.51				754.36	260.02	159.07	83.75			
65	815.87	283.31	174.97	94.79				767.00	264.61	162.08	85.68			
66	827.81	287.93	178.22					779.67	269.25	165.15				
67	839.66	292.61	181.57					792.33	273.94	168.29				
68	851.40	297.34	185.03					804.95	278.69	171.52				
69	862.99	302.14	188.62					817.51	283.48	174.83				
70	874.40	306.99	192.33					829.99	288.32	178.23				
71	885.59	311.90						842.34	293.20					
72	896.55	316.86						854.54	298.13					
73	907.25							866.57						
74	917.66							878.40						
75	927.79							890.01						

次标准体，额外风险比例75%

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	257.83	88.31	53.57	27.41	18.96	14.83	10.71	230.62	78.99	47.92	24.52	16.96	13.26	9.57
1	262.97	90.08	54.64	27.96	19.34	15.12	10.92	235.23	80.57	48.87	25.01	17.29	13.53	9.76
2	268.23	91.88	55.73	28.52	19.72	15.43	11.14	239.93	82.18	49.85	25.51	17.64	13.80	9.96
3	273.60	93.72	56.85	29.09	20.12	15.74	11.37	244.73	83.82	50.85	26.02	17.99	14.07	10.16
4	279.08	95.59	57.99	29.67	20.52	16.05	11.60	249.62	85.50	51.86	26.54	18.35	14.36	10.37
5	284.67	97.51	59.15	30.27	20.93	16.38	11.84	254.62	87.21	52.90	27.07	18.72	14.64	10.57
6	290.37	99.46	60.34	30.87	21.35	16.71	12.08	259.71	88.96	53.96	27.61	19.10	14.94	10.79
7	296.19	101.46	61.54	31.49	21.78	17.05	12.33	264.91	90.74	55.04	28.17	19.48	15.24	11.01
8	302.13	103.49	62.78	32.12	22.22	17.39	12.58	270.22	92.55	56.14	28.73	19.87	15.55	11.23
9	308.18	105.56	64.04	32.77	22.67	17.75	12.84	275.63	94.41	57.27	29.30	20.27	15.86	11.46
10	314.36	107.68	65.32	33.42	23.13	18.11	13.10	281.15	96.30	58.41	29.89	20.68	16.18	11.69
11	320.66	109.83	66.62	34.10	23.60	18.48	13.37	286.77	98.22	59.58	30.49	21.09	16.51	11.92
12	327.07	112.03	67.96	34.78	24.08	18.85	13.65	292.51	100.19	60.77	31.10	21.52	16.84	12.17
13	333.62	114.27	69.32	35.49	24.57	19.24	13.93	298.36	102.19	61.99	31.73	21.95	17.18	12.41
14	340.29	116.55	70.70	36.21	25.07	19.63	14.22	304.33	104.24	63.23	32.37	22.40	17.53	12.67
15	347.09	118.88	72.12	36.94	25.58	20.04	14.52	310.42	106.32	64.50	33.02	22.85	17.88	12.92
16	354.02	121.25	73.58	37.70	26.11	20.45	14.82	316.62	108.44	65.79	33.69	23.31	18.25	13.19
17	361.09	123.70	75.07	38.47	26.64	20.87	15.13	322.94	110.62	67.12	34.37	23.79	18.62	13.46
18	368.20	126.17	76.58	39.24	27.18	21.30	15.45	329.34	112.83	68.46	35.06	24.26	18.99	13.73
19	375.18	128.56	78.03	39.99	27.70	21.71	15.75	335.71	115.01	69.79	35.74	24.73	19.36	14.00
20	382.28	131.00	79.51	40.75	28.23	22.13	16.06	342.19	117.23	71.14	36.43	25.21	19.74	14.27
21	389.51	133.48	81.02	41.53	28.77	22.55	16.38	348.81	119.50	72.51	37.13	25.70	20.12	14.56
22	396.87	136.00	82.55	42.32	29.32	22.99	16.71	355.55	121.81	73.91	37.85	26.20	20.51	14.84
23	404.37	138.58	84.12	43.12	29.89	23.43	17.04	362.43	124.17	75.34	38.59	26.71	20.91	15.14
24	412.01	141.20	85.71	43.94	30.46	23.89	17.38	369.44	126.57	76.80	39.33	27.23	21.32	15.44
25	419.79	143.87	87.34	44.78	31.04	24.35	17.74	376.59	129.02	78.29	40.10	27.76	21.74	15.74
26	427.71	146.59	88.99	45.64	31.64	24.83	18.10	383.88	131.52	79.81	40.88	28.30	22.16	16.06
27	435.77	149.35	90.67	46.51	32.25	25.31	18.47	391.31	134.07	81.35	41.67	28.85	22.60	16.38
28	443.97	152.17	92.39	47.39	32.87	25.81	18.85	398.89	136.66	82.93	42.48	29.41	23.04	16.71
29	452.32	155.04	94.13	48.30	33.51	26.32	19.24	406.62	139.31	84.54	43.31	29.99	23.50	17.05
30	460.81	157.96	95.91	49.22	34.16	26.84	19.65	414.49	142.01	86.18	44.15	30.58	23.96	17.40
31	469.44	160.92	97.72	50.16	34.82	27.37	20.06	422.52	144.77	87.85	45.01	31.18	24.44	17.75
32	478.22	163.94	99.56	51.11	35.50	27.92	20.49	430.69	147.57	89.56	45.89	31.79	24.92	18.12
33	487.14	167.01	101.43	52.09	36.19	28.48	20.93	439.02	150.43	91.29	46.78	32.42	25.42	18.49
34	496.21	170.13	103.34	53.08	36.89	29.05	21.38	447.50	153.34	93.06	47.70	33.05	25.93	18.88
35	505.42	173.30	105.27	54.09	37.62	29.64	21.85	456.14	156.30	94.87	48.63	33.71	26.45	19.27
36	514.77	176.52	107.24	55.13	38.35	30.24	22.34	464.92	159.32	96.70	49.58	34.37	26.98	19.68
37	524.26	179.80	109.25	56.18	39.11	30.86	22.84	473.87	162.39	98.57	50.55	35.05	27.52	20.10
38	533.89	183.12	111.28	57.26	39.88	31.50	23.37	482.96	165.51	100.48	51.53	35.75	28.08	20.53
39	543.66	186.50	113.35	58.35	40.68	32.15	23.91	492.21	168.69	102.41	52.54	36.46	28.65	20.97
40	553.57	189.92	115.45	59.47	41.49	32.82	24.47	501.61	171.93	104.39	53.57	37.19	29.23	21.43
41	563.60	193.39	117.59	60.61	42.32	33.51	25.06	511.17	175.21	106.39	54.61	37.93	29.83	21.91
42	573.76	196.91	119.76	61.77	43.17	34.22	25.68	520.87	178.56	108.43	55.68	38.68	30.44	22.40
43	584.03	200.48	121.96	62.96	44.04	34.94	26.32	530.73	181.95	110.51	56.76	39.45	31.06	22.91
44	594.42	204.09	124.20	64.17	44.93	35.69	27.00	540.73	185.40	112.62	57.87	40.24	31.70	23.45
45	604.91	207.75	126.46	65.40	45.84	36.46	27.71	550.89	188.90	114.76	59.00	41.05	32.36	24.01
46	615.50	211.45	128.76	66.65	46.76	37.25		561.18	192.46	116.94	60.14	41.87	33.03	
47	626.18	215.18	131.08	67.92	47.71	38.06		571.62	196.06	119.15	61.31	42.70	33.72	
48	636.95	218.95	133.43	69.22	48.68	38.91		582.21	199.72	121.40	62.50	43.56	34.43	
49	647.79	222.76	135.81	70.53	49.67	39.78		592.94	203.44	123.68	63.71	44.43	35.17	
50	658.72	226.60	138.21	71.86	50.68	40.69		603.81	207.20	125.99	64.94	45.33	35.93	
51	669.74	230.48	140.64	73.21	51.72	41.63		614.82	211.02	128.34	66.19	46.25	36.71	
52	680.83	234.39	143.10	74.58	52.79	42.63		625.98	214.89	130.73	67.46	47.19	37.53	
53	692.02	238.34	145.58	75.98	53.90	43.67		637.28	218.82	133.15	68.76	48.16	38.39	
54	703.30	242.33	148.09	77.41	55.06	44.78		648.74	222.80	135.60	70.09	49.17	39.29	
55	714.69	246.36	150.63	78.89	56.28	45.97		660.35	226.83	138.10	71.46	50.21	40.24	
56	726.19	250.44	153.22	80.41	57.56			672.11	230.93	140.64	72.86	51.30		
57	737.81	254.58	155.86	82.00	58.92			684.04	235.09	143.23	74.31	52.45		
58	749.54	258.78	158.56	83.66	60.37			696.12	239.32	145.87	75.81	53.65		
59	761.39	263.05	161.33	85.41	61.94			708.35	243.61	148.57	77.36	54.93		
60	773.32	267.39	164.18	87.25	63.62			720.71	247.98	151.33	78.98	56.28		
61	785.32	271.80	167.10	89.20				733.18	252.41	154.15	80.67			
62	797.34	276.27	170.11	91.25				745.75	256.90	157.04	82.44			
63	809.37	280.80	173.20	93.44				758.39	261.45	159.99	84.28			
64	821.36	285.39	176.38	95.76				771.08	266.06	163.00	86.23			
65	833.30	290.03	179.66	98.24				783.79	270.73	166.09	88.27			
66	845.16	294.73	183.04					796.50	275.44	169.26				
67	856.92	299.49	186.54					809.18	280.21	172.51				
68	868.53	304.32	190.18					821.80	285.03	175.85				
69	879.98	309.22	193.96					834.34	289.91	179.29				
70	891.22	314.20	197.91					846.77	294.84	182.84				
71	902.22	319.25						859.05	299.83					
72	912.95	324.37						871.15	304.87					
73	923.41							883.06						
74	933.55							894.73						
75	943.39							906.16						

次标准体，额外风险比例100%

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	264.82	90.71	55.03	28.16	19.47	15.23	11.00	236.18	80.90	49.07	25.11	17.36	13.58	9.80
1	270.11	92.52	56.13	28.72	19.86	15.53	11.22	240.90	82.51	50.05	25.61	17.71	13.85	10.00
2	275.51	94.37	57.25	29.29	20.26	15.85	11.45	245.71	84.16	51.05	26.12	18.07	14.13	10.20
3	281.03	96.26	58.40	29.88	20.67	16.17	11.68	250.63	85.84	52.07	26.65	18.43	14.41	10.41
4	286.66	98.19	59.57	30.48	21.08	16.49	11.92	255.64	87.56	53.12	27.18	18.80	14.70	10.62
5	292.41	100.16	60.76	31.09	21.50	16.83	12.16	260.76	89.32	54.18	27.72	19.17	15.00	10.83
6	298.27	102.17	61.98	31.72	21.93	17.17	12.41	265.98	91.10	55.26	28.28	19.56	15.30	11.05
7	304.26	104.22	63.22	32.35	22.38	17.51	12.67	271.31	92.93	56.37	28.85	19.95	15.61	11.27
8	310.36	106.31	64.49	33.00	22.83	17.87	12.93	276.74	94.79	57.50	29.42	20.35	15.92	11.50
9	316.58	108.44	65.78	33.66	23.29	18.23	13.19	282.28	96.69	58.65	30.01	20.76	16.24	11.74
10	322.92	110.61	67.10	34.33	23.76	18.60	13.47	287.93	98.62	59.82	30.61	21.18	16.57	11.97
11	329.39	112.83	68.44	35.03	24.24	18.98	13.75	293.70	100.60	61.02	31.23	21.60	16.91	12.22
12	335.99	115.08	69.81	35.73	24.74	19.37	14.03	299.58	102.61	62.24	31.85	22.04	17.25	12.46
13	342.71	117.39	71.21	36.46	25.24	19.77	14.32	305.57	104.66	63.49	32.50	22.49	17.60	12.72
14	349.56	119.73	72.63	37.20	25.76	20.18	14.62	311.68	106.75	64.76	33.15	22.94	17.96	12.98
15	356.55	122.12	74.09	37.95	26.29	20.60	14.93	317.91	108.89	66.05	33.82	23.41	18.32	13.24
16	363.67	124.56	75.58	38.73	26.83	21.02	15.24	324.26	111.06	67.38	34.51	23.88	18.69	13.51
17	370.93	127.07	77.12	39.53	27.38	21.46	15.57	330.74	113.29	68.74	35.20	24.37	19.07	13.79
18	378.22	129.61	78.67	40.33	27.94	21.90	15.89	337.28	115.55	70.12	35.91	24.86	19.46	14.07
19	385.34	132.06	80.16	41.09	28.47	22.32	16.21	343.78	117.78	71.47	36.60	25.34	19.83	14.35
20	392.60	134.54	81.67	41.87	29.01	22.75	16.53	350.40	120.05	72.85	37.31	25.82	20.22	14.63
21	399.98	137.08	83.21	42.66	29.57	23.18	16.85	357.14	122.36	74.25	38.03	26.32	20.61	14.92
22	407.50	139.66	84.78	43.47	30.13	23.63	17.19	364.02	124.72	75.68	38.76	26.83	21.01	15.21
23	415.16	142.29	86.38	44.29	30.71	24.09	17.53	371.04	127.12	77.14	39.51	27.35	21.42	15.51
24	422.96	144.96	88.01	45.13	31.29	24.55	17.89	378.19	129.57	78.63	40.27	27.88	21.83	15.82
25	430.90	147.69	89.66	45.99	31.89	25.03	18.25	385.49	132.07	80.15	41.05	28.42	22.26	16.13
26	438.98	150.46	91.35	46.86	32.50	25.52	18.63	392.93	134.62	81.70	41.85	28.98	22.70	16.46
27	447.20	153.29	93.07	47.75	33.13	26.02	19.01	400.51	137.22	83.27	42.66	29.54	23.14	16.79
28	455.57	156.16	94.82	48.66	33.77	26.53	19.41	408.24	139.87	84.88	43.49	30.12	23.60	17.13
29	464.09	159.09	96.61	49.58	34.42	27.05	19.81	416.12	142.58	86.53	44.33	30.70	24.06	17.48
30	472.75	162.07	98.42	50.53	35.08	27.58	20.23	424.15	145.33	88.20	45.19	31.30	24.54	17.83
31	481.55	165.09	100.27	51.49	35.76	28.13	20.66	432.34	148.14	89.91	46.07	31.92	25.02	18.20
32	490.49	168.17	102.15	52.46	36.46	28.70	21.11	440.68	151.00	91.64	46.97	32.54	25.52	18.57
33	499.58	171.30	104.06	53.46	37.17	29.27	21.57	449.17	153.91	93.42	47.88	33.19	26.03	18.96
34	508.82	174.48	106.00	54.48	37.89	29.86	22.05	457.81	156.88	95.22	48.81	33.84	26.55	19.36
35	518.19	177.71	107.97	55.52	38.63	30.47	22.54	466.61	159.90	97.06	49.77	34.51	27.09	19.77
36	527.71	180.99	109.98	56.57	39.39	31.10	23.05	475.57	162.98	98.93	50.74	35.19	27.63	20.19
37	537.36	184.33	112.02	57.65	40.17	31.74	23.58	484.68	166.11	100.84	51.72	35.89	28.19	20.62
38	547.16	187.71	114.10	58.75	40.97	32.40	24.13	493.95	169.29	102.78	52.73	36.60	28.76	21.07
39	557.09	191.14	116.21	59.87	41.79	33.07	24.70	503.36	172.53	104.76	53.76	37.33	29.35	21.53
40	567.15	194.63	118.35	61.02	42.62	33.77	25.30	512.94	175.83	106.77	54.81	38.07	29.95	22.01
41	577.33	198.16	120.53	62.19	43.48	34.49	25.92	522.66	179.17	108.81	55.88	38.83	30.56	22.50
42	587.64	201.74	122.74	63.38	44.36	35.22	26.58	532.53	182.58	110.89	56.97	39.61	31.19	23.02
43	598.06	205.36	124.98	64.60	45.26	35.98	27.26	542.56	186.03	113.01	58.08	40.40	31.83	23.56
44	608.58	209.03	127.26	65.84	46.18	36.76	27.99	552.72	189.54	115.15	59.21	41.21	32.49	24.12
45	619.20	212.74	129.56	67.10	47.12	37.57	28.75	563.04	193.10	117.34	60.36	42.03	33.17	24.70
46	629.91	216.49	131.90	68.39	48.08	38.40		573.49	196.71	119.56	61.53	42.87	33.87	
47	640.70	220.27	134.27	69.70	49.07	39.25		584.09	200.38	121.81	62.73	43.73	34.58	
48	651.56	224.10	136.66	71.03	50.07	40.14		594.82	204.10	124.09	63.94	44.61	35.32	
49	662.50	227.95	139.07	72.37	51.10	41.06		605.70	207.87	126.41	65.18	45.51	36.08	
50	673.51	231.83	141.52	73.74	52.15	42.02		616.71	211.69	128.77	66.43	46.43	36.87	
51	684.59	235.75	143.98	75.13	53.24	43.02		627.86	215.56	131.15	67.71	47.38	37.69	
52	695.75	239.70	146.47	76.54	54.36	44.08		639.15	219.48	133.58	69.02	48.35	38.55	
53	706.98	243.69	148.99	77.98	55.52	45.20		650.58	223.46	136.04	70.35	49.36	39.45	
54	718.30	247.71	151.54	79.46	56.74	46.39		662.16	227.49	138.53	71.71	50.40	40.40	
55	729.72	251.78	154.12	80.98	58.02	47.66		673.89	231.58	141.07	73.11	51.49	41.40	
56	741.24	255.89	156.74	82.55	59.37			685.77	235.73	143.65	74.55	52.63		
57	752.87	260.05	159.42	84.20	60.82			697.81	239.94	146.28	76.04	53.82		
58	764.62	264.28	162.16	85.94	62.38			710.00	244.22	148.96	77.58	55.09		
59	776.47	268.59	164.99	87.76	64.06			722.32	248.57	151.71	79.19	56.44		
60	788.40	272.97	167.89	89.70	65.88			734.78	252.99	154.52	80.87	57.87		
61	800.38	277.42	170.89	91.76				747.34	257.47	157.40	82.63			
62	812.37	281.94	173.98	93.95				759.98	262.02	160.34	84.48			
63	824.35	286.53	177.16	96.28				772.69	266.63	163.36	86.41			
64	836.29	291.17	180.44	98.77				785.42	271.30	166.45	88.46			
65	848.15	295.88	183.83	101.45				798.16	276.02	169.62	90.62			
66	859.92	300.65	187.34					810.89	280.81	172.87				
67	871.56	305.50	191.00					823.56	285.64	176.22				
68	883.04	310.42	194.81					836.17	290.54	179.68				
69	894.33	315.43	198.80					848.66	295.50	183.25				
70	905.39	320.53	202.98					861.02	300.52	186.95				
71	916.20	325.73						873.21	305.60					
72	926.72	331.02						885.19	310.75					
73	936.94							896.96						
74	946.83							908.47						
75	956.40							919.71						

次标准体，额外风险比例125%

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	271.15	92.88	56.34	28.83	19.94	15.59	11.27	241.18	82.61	50.11	25.64	17.73	13.87	10.01
1	276.57	94.74	57.47	29.41	20.34	15.91	11.49	245.99	84.26	51.11	26.15	18.09	14.15	10.21
2	282.10	96.63	58.62	30.00	20.75	16.23	11.73	250.91	85.94	52.13	26.68	18.45	14.43	10.42
3	287.76	98.57	59.80	30.60	21.16	16.55	11.97	255.93	87.66	53.18	27.21	18.82	14.72	10.63
4	293.53	100.55	60.99	31.21	21.59	16.89	12.21	261.05	89.42	54.24	27.76	19.19	15.02	10.84
5	299.42	102.57	62.22	31.84	22.02	17.23	12.46	266.28	91.21	55.33	28.31	19.58	15.32	11.06
6	305.43	104.62	63.47	32.48	22.46	17.58	12.72	271.62	93.04	56.44	28.88	19.97	15.63	11.29
7	311.55	106.72	64.74	33.13	22.91	17.94	12.98	277.06	94.90	57.57	29.46	20.37	15.94	11.52
8	317.80	108.86	66.04	33.79	23.38	18.30	13.25	282.61	96.80	58.72	30.05	20.78	16.26	11.75
9	324.18	111.04	67.36	34.47	23.85	18.67	13.52	288.27	98.74	59.90	30.65	21.20	16.59	11.99
10	330.67	113.27	68.71	35.16	24.33	19.06	13.80	294.04	100.71	61.09	31.26	21.63	16.93	12.23
11	337.30	115.54	70.08	35.87	24.83	19.45	14.09	299.93	102.73	62.32	31.89	22.06	17.27	12.48
12	344.05	117.85	71.49	36.59	25.34	19.85	14.38	305.93	104.79	63.56	32.53	22.51	17.62	12.73
13	350.94	120.20	72.92	37.33	25.85	20.25	14.68	312.05	106.88	64.83	33.19	22.97	17.98	12.99
14	357.96	122.61	74.37	38.09	26.38	20.67	14.99	318.29	109.02	66.13	33.86	23.43	18.34	13.26
15	365.11	125.05	75.87	38.87	26.93	21.10	15.31	324.65	111.20	67.46	34.54	23.91	18.71	13.53
16	372.40	127.55	77.40	39.67	27.48	21.54	15.63	331.14	113.42	68.81	35.24	24.39	19.10	13.81
17	379.83	130.12	78.98	40.49	28.05	21.99	15.96	337.75	115.70	70.20	35.96	24.89	19.48	14.09
18	387.29	132.73	80.57	41.31	28.63	22.44	16.30	344.43	118.01	71.61	36.68	25.39	19.88	14.38
19	394.54	135.22	82.08	42.09	29.17	22.87	16.62	351.04	120.27	72.99	37.38	25.88	20.26	14.66
20	401.93	137.75	83.63	42.88	29.72	23.31	16.95	357.77	122.58	74.39	38.10	26.38	20.65	14.95
21	409.45	140.33	85.19	43.69	30.29	23.76	17.29	364.64	124.93	75.82	38.83	26.88	21.05	15.24
22	417.11	142.96	86.79	44.51	30.86	24.21	17.63	371.64	127.33	77.27	39.58	27.40	21.46	15.54
23	424.90	145.64	88.42	45.35	31.45	24.68	17.99	378.78	129.78	78.76	40.34	27.93	21.88	15.85
24	432.84	148.36	90.08	46.21	32.05	25.16	18.35	386.05	132.27	80.27	41.12	28.47	22.30	16.16
25	440.92	151.14	91.77	47.08	32.66	25.64	18.73	393.47	134.82	81.82	41.91	29.02	22.73	16.49
26	449.14	153.96	93.49	47.97	33.29	26.14	19.11	401.04	137.41	83.39	42.72	29.59	23.18	16.82
27	457.51	156.84	95.24	48.88	33.92	26.65	19.51	408.76	140.06	85.00	43.55	30.16	23.63	17.16
28	466.03	159.76	97.02	49.80	34.58	27.18	19.92	416.62	142.75	86.64	44.39	30.75	24.10	17.50
29	474.69	162.74	98.84	50.75	35.24	27.71	20.34	424.64	145.50	88.31	45.25	31.35	24.57	17.86
30	483.49	165.77	100.68	51.71	35.92	28.26	20.77	432.81	148.30	90.01	46.13	31.96	25.06	18.23
31	492.44	168.85	102.56	52.69	36.62	28.83	21.22	441.13	151.16	91.74	47.02	32.58	25.56	18.60
32	501.53	171.98	104.47	53.69	37.33	29.40	21.68	449.61	154.07	93.51	47.93	33.22	26.06	18.99
33	510.76	175.16	106.42	54.70	38.05	30.00	22.16	458.25	157.03	95.32	48.87	33.88	26.58	19.39
34	520.14	178.39	108.39	55.74	38.80	30.61	22.66	467.04	160.05	97.15	49.82	34.54	27.12	19.79
35	529.66	181.67	110.40	56.80	39.56	31.23	23.17	475.98	163.12	99.02	50.79	35.23	27.66	20.22
36	539.32	185.01	112.45	57.88	40.34	31.88	23.70	485.09	166.25	100.93	51.77	35.92	28.22	20.65
37	549.12	188.39	114.52	58.98	41.14	32.54	24.26	494.35	169.43	102.87	52.78	36.63	28.79	21.10
38	559.05	191.83	116.63	60.10	41.96	33.22	24.83	503.76	172.67	104.84	53.81	37.36	29.38	21.56
39	569.11	195.31	118.78	61.25	42.80	33.92	25.44	513.32	175.96	106.85	54.86	38.11	29.98	22.04
40	579.31	198.85	120.96	62.42	43.66	34.65	26.06	523.04	179.31	108.90	55.93	38.87	30.60	22.53
41	589.62	202.43	123.17	63.62	44.54	35.39	26.73	532.91	182.71	110.97	57.02	39.64	31.23	23.05
42	600.05	206.06	125.41	64.84	45.45	36.15	27.42	542.93	186.16	113.09	58.13	40.44	31.87	23.59
43	610.58	209.73	127.69	66.08	46.38	36.94	28.15	553.09	189.67	115.24	59.26	41.25	32.53	24.15
44	621.22	213.45	130.01	67.35	47.33	37.76	28.92	563.40	193.23	117.42	60.41	42.07	33.21	24.73
45	631.94	217.20	132.35	68.65	48.30	38.59	29.73	573.85	196.84	119.64	61.58	42.92	33.91	25.35
46	642.74	220.99	134.72	69.97	49.29	39.46		584.44	200.51	121.89	62.78	43.78	34.63	
47	653.62	224.82	137.12	71.31	50.31	40.36		595.17	204.22	124.18	64.00	44.66	35.37	
48	664.56	228.68	139.55	72.67	51.35	41.29		606.03	207.99	126.50	65.23	45.57	36.13	
49	675.56	232.58	142.00	74.05	52.41	42.25		617.02	211.81	128.85	66.49	46.49	36.92	
50	686.63	236.50	144.48	75.45	53.51	43.26		628.15	215.67	131.24	67.78	47.44	37.74	
51	697.75	240.45	146.98	76.87	54.64	44.33		639.41	219.59	133.66	69.08	48.41	38.59	
52	708.94	244.43	149.50	78.32	55.80	45.44		650.81	223.56	136.11	70.41	49.41	39.49	
53	720.20	248.45	152.05	79.80	57.02	46.63		662.35	227.58	138.61	71.77	50.45	40.43	
54	731.54	252.50	154.63	81.32	58.29	47.90		674.03	231.66	141.14	73.16	51.53	41.42	
55	742.96	256.58	157.24	82.89	59.64	49.27		685.85	235.79	143.70	74.59	52.65	42.48	
56	754.49	260.72	159.89	84.52	61.07			697.82	239.98	146.32	76.07	53.84		
57	766.12	264.91	162.61	86.22	62.60			709.94	244.23	148.98	77.60	55.08		
58	777.85	269.16	165.39	88.03	64.26			722.21	248.55	151.71	79.19	56.41		
59	789.68	273.50	168.26	89.94	66.06			734.61	252.95	154.50	80.85	57.83		
60	801.59	277.91	171.23	91.97	68.02			747.14	257.41	157.36	82.59	59.34		
61	813.53	282.40	174.29	94.14				759.76	261.94	160.28	84.41			
62	825.48	286.97	177.46	96.46				772.45	266.54	163.29	86.34			
63	837.40	291.60	180.73	98.94				785.19	271.20	166.36	88.37			
64	849.26	296.30	184.11	101.61				797.95	275.92	169.52	90.51			
65	861.03	301.07	187.61	104.48				810.70	280.70	172.77	92.80			
66	872.69	305.91	191.26					823.42	285.54	176.11				
67	884.21	310.84	195.07					836.07	290.44	179.56				
68	895.55	315.86	199.07					848.63	295.41	183.13				
69	906.68	320.98	203.26					861.07	300.44	186.83				
70	917.57	326.21	207.68					873.34	305.54	190.67				
71	928.19	331.55						885.43	310.72					
72	938.50	337.02						897.29	315.98					
73	948.49							908.91						
74	958.15							920.26						
75	967.47							931.32						

次标准体，额外风险比例150%

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	276.95	94.87	57.55	29.45	20.37	15.93	11.51	245.73	84.17	51.06	26.13	18.07	14.13	10.20
1	282.48	96.77	58.70	30.04	20.77	16.25	11.74	250.64	85.85	52.08	26.65	18.43	14.41	10.41
2	288.14	98.70	59.88	30.64	21.19	16.58	11.98	255.65	87.57	53.12	27.18	18.80	14.70	10.62
3	293.92	100.68	61.08	31.26	21.62	16.91	12.23	260.77	89.32	54.18	27.73	19.17	15.00	10.83
4	299.82	102.70	62.30	31.88	22.05	17.25	12.48	265.99	91.11	55.27	28.28	19.56	15.30	11.05
5	305.84	104.77	63.55	32.52	22.49	17.60	12.73	271.32	92.94	56.38	28.85	19.95	15.61	11.27
6	311.98	106.87	64.83	33.17	22.94	17.96	12.99	276.75	94.80	57.50	29.43	20.35	15.92	11.50
7	318.24	109.01	66.13	33.84	23.41	18.32	13.26	282.30	96.70	58.66	30.01	20.76	16.24	11.74
8	324.62	111.20	67.45	34.52	23.88	18.70	13.54	287.96	98.63	59.83	30.62	21.18	16.57	11.97
9	331.14	113.43	68.81	35.21	24.36	19.08	13.82	293.72	100.61	61.03	31.23	21.60	16.91	12.22
10	337.78	115.70	70.19	35.92	24.86	19.47	14.10	299.61	102.62	62.25	31.85	22.04	17.25	12.47
11	344.54	118.02	71.59	36.64	25.37	19.87	14.40	305.61	104.68	63.50	32.49	22.48	17.60	12.72
12	351.44	120.38	73.02	37.38	25.88	20.28	14.70	311.72	106.77	64.77	33.15	22.94	17.96	12.98
13	358.48	122.79	74.48	38.14	26.42	20.70	15.01	317.96	108.91	66.06	33.82	23.40	18.32	13.25
14	365.65	125.24	75.97	38.92	26.96	21.13	15.33	324.32	111.08	67.38	34.50	23.88	18.69	13.52
15	372.95	127.74	77.50	39.71	27.52	21.57	15.65	330.80	113.30	68.73	35.20	24.36	19.07	13.80
16	380.40	130.29	79.07	40.53	28.09	22.02	15.99	337.41	115.56	70.12	35.91	24.86	19.46	14.08
17	387.98	132.92	80.68	41.37	28.67	22.48	16.33	344.15	117.89	71.54	36.64	25.37	19.86	14.37
18	395.59	135.58	82.31	42.21	29.26	22.94	16.68	350.94	120.24	72.97	37.38	25.88	20.26	14.66
19	402.96	138.11	83.85	43.00	29.81	23.38	17.00	357.65	122.54	74.37	38.10	26.37	20.65	14.95
20	410.47	140.69	85.42	43.81	30.37	23.83	17.34	364.49	124.89	75.79	38.83	26.88	21.05	15.24
21	418.11	143.31	87.01	44.63	30.95	24.28	17.69	371.46	127.28	77.24	39.57	27.40	21.46	15.54
22	425.89	145.98	88.64	45.47	31.53	24.75	18.04	378.57	129.71	78.72	40.33	27.92	21.87	15.85
23	433.81	148.70	90.29	46.32	32.13	25.23	18.40	385.81	132.20	80.23	41.10	28.46	22.29	16.16
24	441.87	151.47	91.97	47.19	32.74	25.71	18.78	393.20	134.73	81.76	41.89	29.01	22.73	16.48
25	450.07	154.29	93.69	48.08	33.37	26.21	19.16	400.74	137.31	83.33	42.70	29.57	23.17	16.81
26	458.42	157.16	95.44	48.99	34.00	26.72	19.56	408.42	139.94	84.93	43.52	30.14	23.62	17.15
27	466.92	160.08	97.22	49.91	34.66	27.24	19.97	416.25	142.63	86.56	44.36	30.73	24.08	17.49
28	475.56	163.05	99.03	50.85	35.32	27.78	20.39	424.24	145.37	88.23	45.21	31.32	24.55	17.85
29	484.35	166.07	100.87	51.81	36.00	28.33	20.83	432.37	148.16	89.92	46.09	31.93	25.04	18.21
30	493.28	169.15	102.75	52.79	36.69	28.89	21.27	440.67	151.00	91.65	46.98	32.55	25.53	18.59
31	502.36	172.27	104.66	53.79	37.40	29.47	21.74	449.12	153.90	93.42	47.89	33.19	26.04	18.97
32	511.58	175.45	106.60	54.80	38.13	30.06	22.22	457.72	156.86	95.21	48.81	33.84	26.56	19.37
33	520.94	178.67	108.57	55.84	38.87	30.67	22.71	466.48	159.86	97.04	49.76	34.51	27.09	19.78
34	530.44	181.95	110.58	56.90	39.63	31.29	23.23	475.40	162.93	98.91	50.73	35.19	27.63	20.20
35	540.09	185.28	112.62	57.97	40.41	31.94	23.76	484.48	166.04	100.81	51.71	35.88	28.19	20.63
36	549.87	188.66	114.69	59.07	41.20	32.60	24.32	493.71	169.22	102.74	52.72	36.59	28.76	21.08
37	559.79	192.09	116.80	60.19	42.02	33.28	24.90	503.10	172.45	104.71	53.74	37.32	29.35	21.54
38	569.84	195.57	118.94	61.34	42.86	33.99	25.50	512.64	175.73	106.71	54.79	38.06	29.95	22.01
39	580.02	199.10	121.11	62.51	43.72	34.71	26.13	522.34	179.07	108.75	55.85	38.82	30.56	22.51
40	590.33	202.68	123.32	63.70	44.61	35.46	26.79	532.18	182.46	110.83	56.94	39.59	31.19	23.02
41	600.75	206.30	125.57	64.92	45.52	36.23	27.49	542.18	185.91	112.93	58.05	40.39	31.84	23.56
42	611.28	209.98	127.85	66.17	46.45	37.02	28.22	552.32	189.41	115.08	59.18	41.20	32.50	24.12
43	621.91	213.69	130.16	67.44	47.41	37.84	28.99	562.61	192.96	117.26	60.33	42.02	33.18	24.70
44	632.64	217.45	132.50	68.74	48.39	38.68	29.81	573.04	196.57	119.47	61.50	42.87	33.87	25.31
45	643.44	221.24	134.88	70.07	49.39	39.56	30.68	583.61	200.22	121.72	62.70	43.73	34.59	25.96
46	654.32	225.07	137.28	71.42	50.41	40.46		594.31	203.93	124.00	63.91	44.61	35.33	
47	665.27	228.94	139.72	72.79	51.46	41.40		605.15	207.69	126.32	65.15	45.52	36.09	
48	676.26	232.83	142.17	74.18	52.54	42.37		616.12	211.50	128.67	66.41	46.44	36.88	
49	687.31	236.76	144.66	75.59	53.64	43.38		627.21	215.36	131.05	67.69	47.38	37.69	
50	698.41	240.71	147.16	77.03	54.78	44.45		638.44	219.27	133.47	69.00	48.36	38.54	
51	709.57	244.69	149.69	78.48	55.95	45.56		649.80	223.22	135.92	70.33	49.35	39.43	
52	720.77	248.70	152.25	79.97	57.16	46.74		661.28	227.23	138.41	71.68	50.38	40.36	
53	732.04	252.73	154.83	81.49	58.43	48.00		672.90	231.29	140.93	73.07	51.45	41.34	
54	743.38	256.80	157.43	83.04	59.76	49.36		684.66	235.40	143.49	74.49	52.57	42.38	
55	754.79	260.91	160.07	84.66	61.17	50.81		696.55	239.57	146.08	75.95	53.73	43.49	
56	766.30	265.06	162.75	86.34	62.68			708.59	243.79	148.73	77.46	54.96		
57	777.91	269.27	165.50	88.10	64.30			720.78	248.08	151.43	79.02	56.26		
58	789.62	273.55	168.33	89.98	66.06			733.11	252.44	154.19	80.66	57.64		
59	801.42	277.91	171.25	91.97	67.98			745.57	256.87	157.02	82.37	59.13		
60	813.29	282.35	174.27	94.10	70.08			758.14	261.37	159.92	84.17	60.72		
61	825.18	286.88	177.40	96.38				770.80	265.95	162.89	86.06			
62	837.07	291.48	180.63	98.82				783.53	270.59	165.95	88.06			
63	848.92	296.16	183.99	101.46				796.29	275.29	169.08	90.18			
64	860.69	300.91	187.47	104.30				809.06	280.06	172.31	92.43			
65	872.37	305.74	191.09	107.39				821.80	284.89	175.63	94.83			
66	883.92	310.65	194.87					834.50	289.78	179.06				
67	895.31	315.66	198.84					847.11	294.74	182.61				
68	906.51	320.78	203.02					859.62	299.77	186.29				
69	917.48	326.01	207.43					871.98	304.88	190.11				
70	928.20	331.38	212.10					884.17	310.06	194.10				
71	938.63	336.88						896.14	315.34					
72	948.75	342.53						907.88	320.70					
73	958.53							919.35						
74	967.96							930.54						
75	977.05							941.42						